

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:

Luis Eduardo Gutierrez-Sheris

Examiner: TBA

Serial No.: 10/752,396

Group Art Unit: 3629

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For: MONEY-TRANSFER TECHNIQUES


Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**INFORMATION DISCLOSURE STATEMENT**

In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicant is filing this Information Disclosure Statement and the accompanying form PTO-1449 with a copy of the prior art therein identified. Such prior art has come to applicant's attention by being cited in an office action in the corresponding Australian Application.

Since no office action has issued on the merits, no fee is believed due. If, however, the Commissioner deems a fee is due, the Commissioner is authorized to charge deposit account no. 03-3415.

Respectfully submitted,

  
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I certify that this correspondence is being transmitted via the Patent Electronic Filing System (EFS) to the United States Patent and Trademark Office on November 7, 2006

Date of Deposit

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Mark Montague  
Attorney  
  
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November 7, 2006  
Date of Signature

The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Account No. 03-3415.

